

COMMUNITY UPDATE

Division of Community Development Newsletter

JULY 2022

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Did You Know...

Madison Guadalupe Hammond is an American professional soccer player who plays as a defender for Angel City FC of the National Women's Soccer League (NWSL). Madison Hammond was born in November 1997. Her mother was in the military, so although she grew up in Albuquerque, NM, she moved to Virginia when she was 9 years old. Hammond is the first Native American player in the NWSL, being Navajo and San Felipe Pueblo. Being both Native American and African American she has been very active in social justice for both communities while at Wake Forest and as a professional.

Events:

July: Ya'iishjaashtsoh - "Planting of Late Crops"

July 1-4: Navajo Nation AG Expo 4th of July Celebration

July 4: Independence Day

August: Bini'anit'ááts'ósi - "Small Harvest"

August 9: International Day of the World's Indigenous People

August 14: National Navajo Code Talkers Day

August 21: National Senior Citizens Day

Navajo Nation Leaders take historic action by investing \$1.07 Billion in Water, Electric, Broadband connections & Chapter Infrastructure Projects



CROWNPOINT, N.M. – The 24th Navajo Nation Council was joined by President Jonathan Nez for the official signing ceremony of Resolution No. CJN-29-22 for a historic appropriation of \$1,070,298,867 in American Rescue Plan Act (ARPA) funding in Crownpoint, N.M., last Friday.

The allocation is the largest investment to the Navajo people that will begin the construction of water and electric lines, broadband internet connections, COVID-19 mitigation, E911, public safety issues, and housing infrastructure projects. Sponsored by Council Delegate Mark Freeland, the bill passed by a vote of 20 in favor and two opposed during a Special Session two weeks ago.

"Working with the eight regional chapters I represent, they helped guide me to complete this historic legislation. Over \$1 billion will now be invested to upgrade water and electric lines to the most rural areas of the Navajo Nation. ARPA is COVID-19 relief funding that will provide for the critical needs and basic infrastructure priorities for our families at the hogan level. Lives will be forever changed beginning today," said Council Delegate Mark Freeland (Becenti, Lake Valley, Náhodishgish, Standing Rock, Whiterock, Huerfano, Nageezi, Crownpoint).

Last year, Vice Chairman Carl Slater sponsored Resolution No. CJY-41-21 allocating over \$400 million to immediately fund defunded CARES Act programs for water, electricity, broadband,

small business assistance, and Judicial Branch funding. Following this approved legislation, Madam Chair Amber Kanazbah Crotty sponsored Resolution CD-62-21 to allocate \$557,000,000 to distribute hardship assistance checks to the Navajo people across the country.

"After countless work sessions and fierce negotiation, the Executive and Legislative Branches came together to make this historic day a reality. It took grit and hard work from our staff, chapter officials, and community leaders to properly invest over \$1 billion into our communities. This

legislation brings hope for the next seven generations. It will impact many lives from every corner of the Navajo Nation. This day will live with us as part of the greater Diné story. Now let's get our people to work and create new jobs, rebuild our infrastructure, and start laying out new water and electric lines and broadband connections," said Speaker Seth Damon (Bááhaalí, Chichiltah, Manuelito, Red Rock, Rock Springs, Tséyatoh).

Last year, the Navajo Nation received approximately \$2.1 billion in ARPA funds from the Biden Administration to respond to the negative impacts of the COVID-19 pandemic. In a coordinated joint effort, Speaker Damon, President Nez, and the Council lobbied Congressional representatives from both political parties and the White House for the second ARPA allocation.

"This is the largest financial action taken by any Navajo Nation Council in history. Our people still live in sheds and campers with no plumbing or electricity. It is this Council's mandate to develop, propose, and even demand real-world solutions that are substantive, meaningful, and sometimes drastic to improve the quality of life of our Navajo families immediately. These ARPA funds will assist our communities and put the people first," said Chairman Jamie Henio (Alamo, Ramah, Tóhajiilee).

Resolution No. CJN-29-22 will allocate the following priorities:

- \$241.9 million for housing construction, veteran housing, and electric connections
- \$225 million for water lines and wastewater projects
- \$211.2 million for chapter and regional projects
- \$150 million for bathroom additions

- \$120 million for the new hardship assistance applications
- \$109.8 million for internet broadband connections
- \$40 million for public safety, rural addressing, and cyber security upgrades
- \$19.2 million for transitional housing and detox centers

"We made many attempts to get as much ARPA funds to bring the most quality of life enhancements of water and electric connections to our community members. This compromise action begins the boots on the groundwork construction for 110 chapters. We have much to get still done for the people, and this \$1 billion allocation is the first step to rebuilding the Navajo Nation during this pandemic," said Chairman Daniel Tso (Littlewater, Pueblo Pintado, Torreon, Whitehorse Lake, Baca/Prewitt, Casamero Lake, Ojo Encino, Counselor).

The Navajo Nation Council established the Navajo Nation Fiscal Recovery Fund (NNFRF) Office as the official headquarters to oversee and approve all ARPA projects during the pandemic.

All ARPA updates and information available for the Navajo people can be accessed here: www.NavajoNationARPA.org

"The Navajo Nation Council worked with the Executive Branch and the ARPA Office to make this day a reality for the Navajo people. Working together, this is now the largest appropriation to invest over \$1 billion into our communities. These American Rescue Plan Act funds will now construct water lines to provide drinking water, expand access to broadband internet, build veterans' housing, and more," said Chairman Rickie Nez (T'iistsoh Sikaad, Nenahnezad, Upper Fruitland, Tsé Daa K'aan, Newcomb, San Juan).

Speaker Damon and Delegate Freeland were joined by Vice Chairman Raymond Smith Jr. and Delegates Paul Begay, Eugene Tso, Otto Tso, Edmund Yazzie, and Pernell Halona. Crownpoint Chapter President Rita Capitan and several chapter officials also were in attendance with Division Directors from the Nez-Lizer Administration. The full signing ceremony can be viewed at: <https://www.facebook.com/navajonationcouncil>

READ MORE AT: https://www.navajo-nsn.gov/News%20Releases/NNCouncil/2022/July/ARPA_2022.07.18.pdf

July 2022

Heavy Equipment Updates

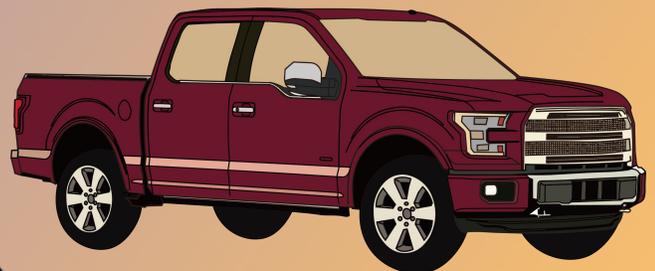
Heavy Equipment Policies and Procedures now available on nndcd.org website and you can click--> [HERE](#)

Deliveries for July

Huerfano Chapter
Heavy-duty Truck --- July 13, 2022

Coalmine Canyon Chapter
Backhoe --- July 22, 2022

NABIJN-18-22 has passed.
It amends CJA-01-21 and NABIS-36-21 to extend the Sihasin Heavy Equipment Purchase funds until 12/2023



ASC Holds Staff Planning Retreat

On Tuesday, July 26, ASC held a planning retreat at Twin Arrows Conference Center for ASC and DCD staff. The intent was to have ASC staff receive information about the new ARPA funding and to begin planning for the roles that the ASC staff will have in helping to coordinate the projects that will be coming down and how they would assist the chapters with ARPA projects. Dr. Yellowman also provided an in-depth review of the major parts of Council legislation CJN-29-22, which appropriates funding for projects from the ARPA funding. ASC also invited Mr. Steve Darden to provide some inspirational words to the staff to help them prepare for the ARPA funding and projects.



Coalmine Canyon Chapter Gets New Heavy Equipment



On Friday, July 22, Coalmine Canyon Chapter received their new backhoe. Their skid steer loader was also delivered to the chapter compound after it had been in secure storage for a year and couldn't be used due to the chapter building shutdown. Empire Cat provided the equipment and Mark McGee, Government and Forest Industry Manager, was the main contact person for the delivery. Empire was also able to have a trainer instruct the chapter PEP staff on the proper use, care, and maintenance of the new equipment. The two PEP staff took turns operating the equipment under the watchful eye of the training instructor until they were able to confidently maneuver the equipment. Mr. Milford Maloney, SPPS, Tuba City ASC, helped facilitate and coordinate the event for the Navajo Nation.

Also at the site was the nearly completed new modular chapter building construction. When the main chapter building was shut down due to safety issues, a temporary modular building was planned to provide office space for staff and community members. The modular building is in the final stages of construction. The modular building is expected to be opened in approximately two weeks depending on how long it takes to connect the water and electrical service. The compound is surrounded by a heavy duty chainlink fence to provide security and the new equipment will be parked within the secured area.



Bulletin Board

Groundbreaking ceremony planned in New Mexico at site of future Navajo Code Talkers Museum



A groundbreaking ceremony is planned August at the site of the future Navajo Code Talker Museum in New Mexico.

The 300-acre area will be developed into a museum honoring the 400 Navajo Code Talkers who served in the U.S. Marine Corps during WWII and used their native Diné language to stump the Japanese Army. The once-classified Code Talker project was never broken by enemy forces.

There are just four living Code Talkers remaining.

The new museum will be built in Tse

Bonito, New Mexico, and is expected to cost about \$46 million to construct.

The groundbreaking ceremony is planned for August 14, which is National Navajo Code Talkers Day and the 80th anniversary of the Code Talkers Project.

More information is at, navajocodetalkersmuseum@gmail.com.

READ MORE AT: <https://www.knau.org/knau-and-arizona-news/2022-07-26/groundbreaking-ceremony-planned-in-new-mexico-at-site-of-future-navajo-code-talkers-museum>

24th Navajo Nation Council and Arcadian Infracom partner to finance first fiber optics communications



WINDOW ROCK, Ariz. – On Tuesday, Speaker Seth Damon (Bááhaali, Chichiltah, Manuelito, Red Rock, Rock Springs, Tséyatoh) and Resources & Development Committee Chairman Rickie Nez (T'iistsoh Sikaad, Nenahnezad, Upper Fruitland, Tsé Daa K'aan, Newcomb, San Juan) welcomed visiting officials from Arcadian Infracom to celebrate the presentation of \$15,500 in funds to finance the first scaled fiber optic communications network along Navajo Nation rights-of-way.

"The need for more sustainable internet access in the Navajo Nation has always been a recurring issue, and it is my pleasure to announce that through this strategic partnership, the 24th Navajo Nation Council can provide real solutions for not only our people but for surrounding communities," said Speaker Damon.

Joined by Hon. Thomas Walker Jr. (Birdsprings, Leupp, Tolani Lake, Coalmine Canyon, Cameron), Delegate Nez accepted the first of what should be many revenue share checks from Arcadian CEO and Co-Founder, Dan Davis. Among those also in attendance were Arcadian Co-Founder, Derek Garnier and Sector Head of Private Infrastructure at Nuveen, Andrew Deihl.

"I appreciate the efforts of both the Council and Arcadian Infracom for their partnership that will have far more positive impacts in our communities and for the Navajo Nation," said Delegate Nez. "The Navajo Nation is in dire need to generate more revenue as we are going through unprecedented times and Mr. Davis and his

company will help kickstart the revitalization of our economy."

The Fiber Project will connect the Navajo Nation to Phoenix, AZ, then to Salt Lake City, UT, as well as routing to Denver, CO, and Los Angeles, CA. Through the construction of this Project, the Navajo Nation will be able to have a bigger presence on the global stage due to improved high-speed internet access.

In 2018, the Resources and Development Committee of the 23rd Navajo Nation Council passed Resolution No. RDCAU-32-20, which approved the granting of Right-Of-Way and leases for all communications purposes to Arcadian for an initial term of 50 years with two successive 20 years renewal periods. Under the leadership of Speaker Damon and Chairman Nez, the legislation was revised in 2020 to create a direct partnership between the Navajo Nation and Arcadian that enhanced and expanded the partnership to cover additional fiber builds.

The development of the Fiber Project will enable higher speed broadband access sufficient to support data-intensive applications such as high-quality video transmission. This more direct fiber backbone access running through the Navajo Nation will improve telehealth, educational, business, and commercial opportunities for Navajo Nation residents that will create new jobs and skills for Navajo residents.

As compensation for the use of the rights-of-way for this Fiber Project, Arcadian will pay the Navajo Nation an amount equal to a 3% share of all collected revenue generated from the portions of the project on the Navajo Nation. Additionally, Arcadian will provide dark fiber as well as 400 gigabits of bandwidth to the Navajo Nation for each major market connected to the fiber partnership routes (Denver, Phoenix, Salt Lake City, Los Angeles) and 400 gigabits to NTUA of separate lit capacity at one point of the route.

"It is my honor to present to Hon. Council Delegate Rickie Nez, this first check and through our continued collaboration, we are able to improve broadband infrastructure on the Navajo Nation and will help replace the Nation's revenue lost since the closing of the Navajo Generating Station and the start of the COVID-19 pandemic," said Mr. Davis. "I look forward to the many years of partnership that will help the Navajo people gain new skills for the betterment of the Navajo Nation."

Arcadian Infracom is an infrastructure company dedicated to building and operating long-haul fiber routes that will connect major metro data centers across the country. Their main focus is to serve rural and tribal communities in an effort to provide broadband access and economic development in underserved communities.

READ AT: https://www.navajo-nsn.gov/News%20Releases/NNCouncil/2022/July/NNC_Arcadian_Partnership.pdf

Bulletin Board

Flash flood watches and warnings in place across the Navajo Nation



INDIAN WELLS, Ariz. – The Navajo Nation Department of Emergency Management issued a severe weather warning for more expected rainfall throughout the week on the Navajo Nation.

“Our administration continues to support several communities experiencing heavy downpours during the monsoon season. The Navajo Division of Transportation’s work crews also continue to work on repairing roads that were washed out. Monsoonal moisture is forecasted to bring more showers and thunderstorms to the Nation throughout the week into the weekend. Please be prepared and alert, and make sure your family and elders have essential items such as food, water, and firewood. Flash flooding can displace people and vehicles if individuals enter flooded areas, so please be very cautious and do not enter flooded areas on foot or by vehicle. It’s important to plan ahead in the event that flooding occurs within your homestead,” said Navajo Nation President Jonathan Nez.

On Thursday, President Nez joined Indian Wells Chapter officials, Navajo Nation Department of Emergency Management Director Harlan Cleveland, Navajo Division of Transportation Executive Director Garrett Silversmith, Navajo County, Navajo Tribal Utility Authority, and Navajo Engineering and Construction Authority officials to respond to flood damages, such as road and waterline damages, in Indian Wells, Ariz., and surrounding communities.

Collaborative mitigation efforts included water delivery, road clearing, and wellness checks on high-risk individuals. NTUA continues to repair water line breaks and advise community members to conserve water until repairs are completed or to contact Indian Wells Chapter for water resources.

A flood watch will remain in effect for the entire Navajo Nation throughout the week due to periods of intense rainfall. If

chapters need assistance with response efforts, please email the Navajo Nation Division of Community Development at MonsoonRelief@NavajoChapters.org.

Community Health Representatives and Public Health Nurses, under the Navajo Department of Health, are also providing support and assistance for elderly residents and those with health conditions. The Navajo Division of Transportation will work as quickly as possible to clear roadways and repair roads in the event of more road washouts this week.

“Monsoon season has brought an abundance of moisture to the Navajo Nation this month. However, many communities received heavy rainfall, which caused flooding. We urge our Navajo citizens to stay safe and alert to heavy rainfall, power outages, and flooding. First and foremost, every household should have an emergency preparedness kit that includes water, food, medication, radio, flashlight, batteries, first aid kit, whistle, pet supplies, and important documents. By taking the time to prepare an emergency kit, you will be better prepared in an emergency. Also, keep materials like sandbags, plywood, and lumber for emergency proofing. We must stay prepared together,” said Vice President Myron Lizer.

The Navajo Nation Office of the President and Vice President, Navajo Division of Transportation, and Navajo Nation



Department of Emergency Management will continue coordinating with county officials, chapter officials, Bureau of Indian Affairs, and state emergency officials to provide additional resources and updates.

Weather-related information is available through the National Weather Service website at: <https://www.weather.gov/>.

READ MORE AT: <https://www.navajo-nsn.gov/News%20Releases/OPVP/2022/July/FOR%20IMMEDIATE%20RELEASE%20-%20Flash%20flood%20watches%20and%20warnings%20in%20place%20across%20the%20Navajo%20Nation.pdf>

Bulletin Board

\$4 Million for 2022 Summer Youth Employment Programs approved by the Navajo Nation Council



WINDOW ROCK, Ariz. – During a two-day Special Session last week, the 24th Navajo Nation Council passed Legislation No. 0066-22, approving \$4,000,000 million from the Unreserved, Undesignated Fund Balance (UUFB) for Summer Youth Employment Programs with 110 Navajo Nation chapters. Sponsored by Council Delegate Eugene Tso, the bill passed by a vote of 20 in favor and one opposed.

A motion by Vice Chairman Carl Slater passed with an amendment to allow funds to be utilized to reimburse chapters for their verified expenditures since May 2022 for summer youth employment expenses.

"Two years of this pandemic has impacted employment opportunities for our students, and this \$4 million will put our summer youth programs on track. Our high school and college students deserve every opportunity to work, serve their communities, and gain some professional development experience. I appreciate the Navajo Nation Council for passing this legislation and making our children a top priority this summer," said Council Delegate Eugene Tso (Chinle).

Chairman Daniel Tso got a motion passed for a directive to the Division of Community Development (DCD), Office of the Controller (OOC), Office of Management and Budget (OMB), and all other Navajo programs to take necessary steps to expedite and prioritize the processing and implementation of the summer youth employment program.

The Division of Community Development (DCD) provided the following breakdown of program allocations to five agencies:

- Eastern Agency - \$1,053,097
- Fort Defiance Agency - \$974,038

- Shiprock Agency - \$763,916
- Western Agency - \$683,569
- Chinle Agency - \$525,380

"Many of our students have been employed since May, so it was critical that we reimburse our chapters properly. We need to ensure the annual budget reflects our summer youth employment programs so that chapters do not run out of funding in the future. Our students will benefit greatly from the summer program as they work to develop their resumes and learn critical skills necessary to be successful in the professional world," said Vice Chairman Carl Slater (Round Rock, Rock Point, Tséché'izí, Lukachukai, Tsaile-Wheatfields).

Speaker Damon certified the resolution last Friday and President Jonathan Nez has until this Monday, July 4, 2022, to sign it into law. If no action is taken, it becomes Navajo Nation law. Chapters then need to pass support resolutions accepting summer youth employment funds, a requirement to meet compliance policies for the OOC and OMB.

"The Navajo Nation Council supports our young people as they continue to grow to be the leaders we need tomorrow. I have always spoken about the seven generations and how our youth must return home to help their communities. Summer employment opportunities allow our students, whether in high school or college, to purchase school supplies, clothing, and any travel costs they may incur while returning to their campuses. The \$4 million is an investment in the educational journey of our students," said Speaker Seth Damon (Bááhaalí, Chichiltah, Manuelito, Red Rock, Rock Springs, Tséyatoh).

Diné Customary Law is highlighted in Legislation No. 0066-22, which says that Navajo children must be provided with the education "to absorb wisdom, self-knowledge, and knowledge to empower them to make a living and participate in the growth of the Navajo Nation."

The \$4 million allocations will be deposited following the 50/50 funding distribution formula. The appropriation will be divided equally among all chapters, with 50 percent being divided proportionally using a percentage equal to the number of registered voters in each chapter.

READ MORE AT: https://www.navajo-nsn.gov/News%20Releases/NNC/2022/June/Summer_Youth_Employment_6-29_correction_opt.pdf

Bulletin Board



Sen. Kelly, Sinema Announce \$2.9 Million for Diné College's Connect Navajo Project

TSAILE, AZ – Arizona Senators Mark Kelly and Kyrsten Sinema today announced \$2,925,627 for Diné College's Connect Navajo Project – an initiative to improve educational and economic opportunity on the Navajo Nation by improving internet access, providing more hardware, and investing in information technology (IT) personnel.

"Access to computers and reliable internet is crucial to students' success in the classroom," said Senator Kelly. "This grant will ensure Diné College students have access to new laptops, mobile hotspots, printing kiosks, as well as professional development training. We will continue working to bridge the digital divide for the next generation of leaders and innovators on the Navajo Nation."

"Today's critical funding will make a big difference for students on the Navajo Nation – expanding internet access, improving retention rate, and moving one step closer to closing the digital divide," said Senator Sinema. "I'm proud to help secure this necessary investment for Diné College."

The funding comes from the Connecting Minority Communities Pilot Program – a grant program reserved for historically black colleges and universities, tribal colleges and universities, and minority-serving institutions to purchase broadband internet access service and eligible equipment or to hire and train IT staff. The program is funded through the Consolidated Appropriations Act of 2021 supported by Kelly and Sinema.

"The Navajo Nation commends our Arizona Senators for being outspoken advocates for our Native American-serving colleges and universities," said Navajo Nation Speaker Seth

Damon. "Diné College remains the first tribal college in the country and the institution continues to inspire Navajo students seeking a higher education. The Connect Navajo project will provide high speed broadband internet to our students who need it most."

"Access to reliable internet and state of the art computers is crucial to the success of our Navajo students in the classroom," said Kee Allen Begay Jr., Navajo Nation Council Delegate. "This grant ensures Diné College is prepared during this ongoing pandemic for online classes and access to the worldwide web for the most rural areas of the Navajo Nation."

Starting this fall semester, in an effort to make college more accessible and increase student success, Diné College will offer 100 percent grants to all students to fully cover tuition, books, meals, and rent at its residential halls.

Thanks to the nearly \$3 million grant, Diné College's Connect Navajo project will expand and improve internet access for students and for the Navajo Nation. The project will provide new technology – including laptops and mobile hotspots – to ensure online participation as well as information technology training for members of the Navajo Nation to learn technical skills.

The Infrastructure Investment and Jobs Act – bipartisan legislation led by Sinema and shaped by Kelly – invests \$65 billion to deploy high-speed broadband, expand broadband internet access, and help families afford broadband service, including dedicated funding for connectivity on tribal lands.

READ MORE AT: <https://www.indiangaming.com/sen-kelly-sinema-announce-2-9-million-for-dine-colleges-connect-navajo-project/>

PERSONNEL NEWS -- DCD OPEN POSITIONS

POSITION TITLE	LOCATION	PAY RATE	CLOSING DATE
Administrative Service Centers			
Accounts Maintenance Specialist (S)	Forest Lake, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Lukachukai, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Black Mesa, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Rough Rock, AZ	27,519.84	OUF
Community Service Coordinator (S)	Hardrock, AZ	38,836.80	OUF
Accounts Maintenance Specialist (S)	Alamo, NM	27,519.84	OUF
Community Services Coordinator (S)	Sanostee, NM	38,836.80	OUF
Accounts Maintenance Specialist (S)	Red Mesa, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Kaibeto, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Coalmine Mesa, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Navajo Mountain, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Tolani Lake, AZ	27,519.84	OUF
Community Service Coordinator (S)	Navajo Mountain, AZ	38,836.80	OUF
Accounts Maintenance Specialist (S)	Tecnospos, AZ	27,519.84	OUF
Accounts Maintenance Specialist (S)	Whitecone, AZ	27,519.84	08/03/2022
Accounts Maintenance Specialist (S)	Tohajilee, NM	27,519.84	08/05/2022
Accounts Maintenance Specialist (S)	Cameron, AZ	27,519.84	08/17/2022
Community Service Coordinator (S)	Coopermine, AZ	38,836.80	08/17/2022
Accounts Maintenance Specialist (S)	Coopermine, AZ	27,519.84	08/17/2022
Accounts Maintenance Specialist (S)	Oak Springs, AZ	27,519.84	08/16/2022
Accounts Maintenance Specialist (S)	Tsaile, AZ	27,519.84	08/26/2022

Capital Projects Management Department

Registered Architect (S)	Window Rock, AZ	69,217.20	OUF
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(OUF) Open Until Filled

(S) Sensitive Position (subject to background check)

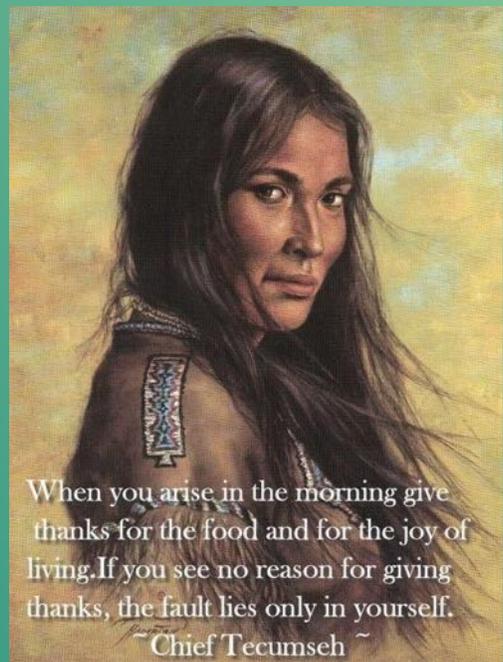
Closing Dates may change due to temporary reduction in non-essential Navajo Nation government services

For the most up-to-date personnel info, please visit DPM's website at
<http://www.dpm.navajo-nsn.gov/jobs.html>

Comic of the Month



Quote of the Month



Wealth Inequality in the U.S. by Household Type

2019 Data Show Baby Boomers Nearly 9 Times Wealthier Than Millennials



NEIL BENNETT, DONALD HAYS AND BRIANA SULLIVAN

AUGUST 01, 2022

Wealth inequalities persisted in 2019, according to the latest Survey of Income and Program Participation (SIPP) data released in October 2021.

Wealth is the value of assets owned minus the liabilities (debts) owed. As described in a previous report on household wealth in 2017, the new U.S. Census Bureau report and detailed tables on household wealth in 2019 show similarly wide variations across demographic and socioeconomic groups but also detail generational wealth differences for the first time.

For example, it shows that baby boomers are nearly nine times wealthier than millennials.

The SIPP's sample size enables comparisons of the assets of many populations and groups such as low-income households and households with or without children.

Contributors to Household Wealth

Just two assets – home equity and retirement accounts – accounted for 65.2% of households' wealth in 2019.

Median home equity (the value of a home minus the mortgage balance) was \$130,000, and the median household retirement account balance was \$69,900.

While many households owned these assets, others did not: 38.7% of households did not own a home, and 41.2% of households did not have a retirement account.

Some commonly held assets made up a small portion of household wealth. In 2019, 95.4% of households had bank or credit union accounts. However, these accounts made up only 8.3% of total household wealth.

Home Ownership

Home equity did not fully account for the difference in median wealth between households that own and households that rent.

Households that owned their home had a median wealth of \$305,000, substantially larger than those that rented (\$4,084).

Even when home equity was excluded from total wealth, the median wealth of households that owned their home was \$125,500, 30.7 times that of the median wealth of households that rented.

Generations and Wealth

The generation in which a householder (those who owned or rented their home) was born affects household wealth.

Not surprisingly, "Generation Z," the youngest generation with adult members (born 1997 to 2013), had less wealth than the oldest and wealthiest "Silent Generation" (born 1928 to 1945): median wealth of \$3,080 compared to \$253,200.

Millennials, who were between 23 and 38 years old by the end of 2019, also had less wealth compared to other older generations. Millennials had a median wealth of only \$27,420, while "Generation X" (born 1965 to 1980) had \$121,400 and baby boomers (born 1946 to 1964) had \$240,900.

When excluding home equity, Generation X and baby boomers had a median wealth of \$48,070 and \$90,060, respectively.

Health Insurance

Households with members who did not have health insurance all or part of the year had dramatically lower median wealth (\$21,550) than households in which all members had coverage for the full year (\$156,600).

Those without health insurance were almost twice as likely as fully insured households to hold medical debt (27.9% and 14.6%, respectively).

The median amount owed by households with people who did not have health insurance all or part of the year is not statistically different from the median amount owed by fully insured households (\$2,400 and \$2,000, respectively).

Marital Status

Unmarried female householders of any age had a median wealth of \$36,600.

That was 73.0% of their unmarried male counterparts' median wealth of \$50,160 and only 13.6% of their married counterparts' median wealth of \$269,000.

Such disparities by sex and marital status persisted over most age groups.

Race and Hispanic Origin

Relative to Black and Hispanic householders, non-Hispanic White and Asian householders had higher median household wealth.

Non-Hispanic White householders had a median household wealth of \$187,300, compared with \$14,100 for Black householders and \$31,700 for Hispanic householders.

Asian householders had a median household wealth of \$206,400, which is not statistically different from the estimate for non-Hispanic White householders.

Education

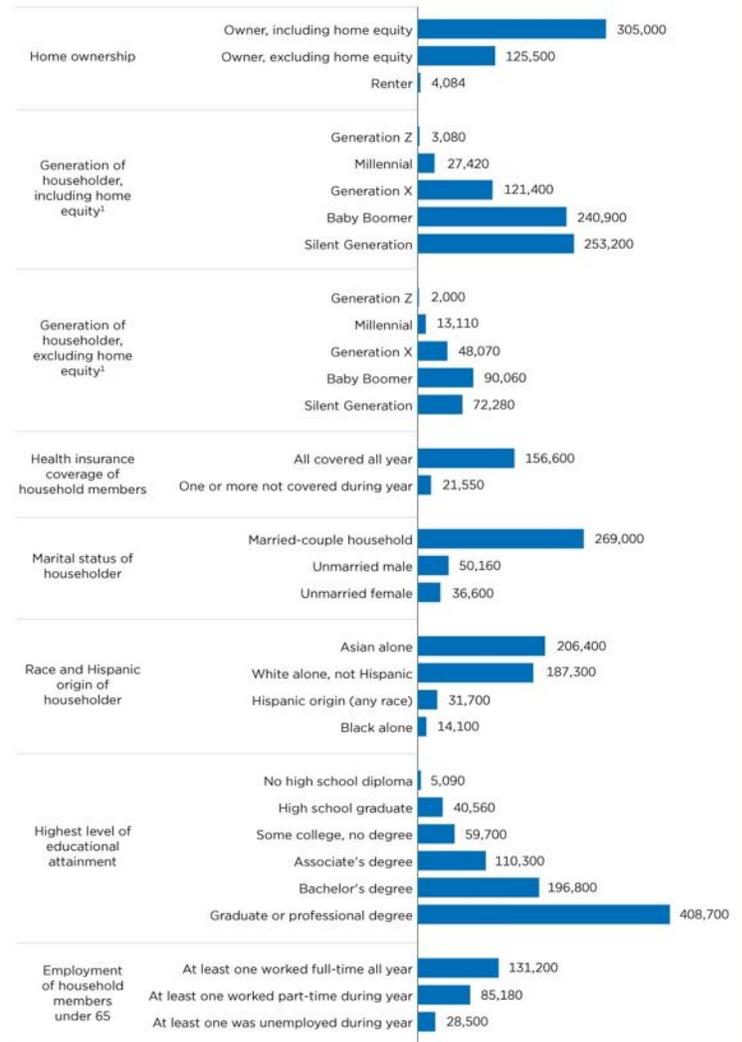
Higher education can be linked to higher median household wealth.

Households in which the most educated member held a bachelor's degree had a median wealth of \$196,800, compared with \$40,560 for households in which the most educated member only had a high school diploma.

Those with graduate or professional degrees had about twice the median wealth (\$408,700) of bachelor's degree holders.

READ MORE AT: <https://www.census.gov/library/stories/2022/08/wealth-inequality-by-household-type.html>

Median Wealth by Household Characteristics: 2019
(In 2019 dollars)



¹ The Census Bureau does not define different generational cohorts with the exception of Baby Boomers (born 1946 to 1964). The other generations are colloquially defined as: Silent Generation (born 1928 to 1945), Generation X (born 1965 to 1980), Millennial (born 1981 to 1996), and Generation Z (born 1997 to 2012).
Source: U.S. Census Bureau, 2020 Survey of Income and Program Participation, public-use data.

How the Census Bureau Measures Poverty

The U.S. Census Bureau releases two poverty measures every year that describe who is poor in the United States. The first is the nation's official poverty measure based on cash resources. The second is the Supplemental Poverty Measure (SPM) that includes both cash resources and noncash benefits from government programs aimed at low-income families and subtracts taxes and necessary expenses.



The official poverty measure has remained mostly unchanged since the mid-1960s, whereas the SPM was designed to keep pace with changes in data, methods, and new research.

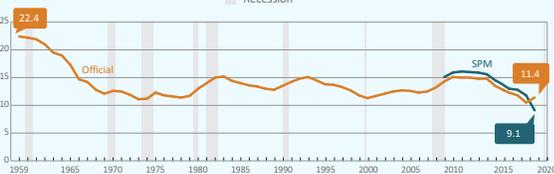
The Official Poverty Measure



The United States has an official measure of poverty. The current official poverty measure was developed in the early 1960s when President Lyndon Johnson declared war on poverty. This method does not reflect key government policies enacted since then to help low-income individuals meet their needs.

Poverty Rate: 1959 to 2020

(in percent)



Note: The data points are placed at the midpoints of the respective years. The data for 2013 and beyond reflect the implementation of the redesigned income questions. The data for 2017 and beyond reflect the implementation of an updated processing system.
Source: U.S. Census Bureau, Current Population Survey, 1960 to 2021 Annual Social and Economic Supplements.

The Supplemental Poverty Measure



The SPM extends the official poverty measure by taking into account government benefits and necessary expenses, like taxes, that are not in the official measure. This second estimate of poverty has been released annually by the Census Bureau since 2011.

For both measures, individuals are considered in poverty if the resources they share with others in the household are not enough to meet basic needs.



How the Two Measures Compare



Official Measure



Supplemental Measure

Who shares resources?

The two measures make different assumptions about who shares resources. The SPM assumes that more people in a household share resources with one another.

The official measure of poverty assumes that all individuals residing together who are related by birth, marriage, or adoption share income.



The SPM starts with the official family definition and then adds any coresident unrelated children, foster children, and unmarried partners and their relatives.



How do we measure needs?

The **poverty threshold**, or **poverty line**, is the minimum level of resources that are adequate to meet basic needs.

The official measure is three times the cost of a minimum food diet from 1963 (in today's prices).



The SPM uses information about what people spend today for basic needs—**food, clothing, shelter, utilities, and telecommunications.**



Are needs the same in every state?

Poverty thresholds for both measures are adjusted to reflect the needs of families of different types and sizes. Only the SPM thresholds take into account geographic differences in housing costs.

Yes, the official poverty threshold is the same throughout the United States.

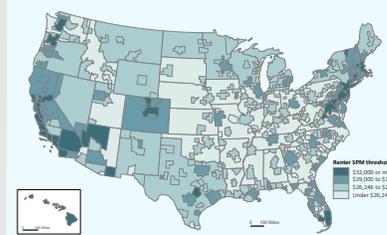
No, SPM thresholds vary based on several factors such as place of residence and whether it is a rental unit or purchased property or home with a mortgage.

Official Poverty Thresholds: 2020
(Two Adults and Two Children)



Source: U.S. Census Bureau, 2021 Current Population Report, P60-273.

SPM Poverty Thresholds for Renters: 2020
(Two Adults and Two Children)



Note: Geographic adjustments are based on housing costs from the U.S. Census Bureau, 2005–2020 American Community Survey, 5-Year Estimates. Unweighted thresholds are from the Bureau of Labor Statistics at <https://data.bls.gov/ip/inhome.html>. Source: U.S. Census Bureau, 2019–2020 American Community Survey, 5-Year Estimates.

What resources do people have to meet their needs?

What we count as available resources differs between the two poverty measures.

The official measure uses cash income such as wages and salaries, Social Security benefits, interest, dividends, pensions, or other retirement income.

The SPM starts with cash income, then...

ADDING BENEFITS **SUBTRACTING EXPENSES**

The SPM adds benefits from the government that are not cash but help families meet their basic needs. The SPM subtracts necessary expenses like taxes, health care, commuting costs for all workers, and child care expenses while parents work.



Unlike the official measure, the SPM accounts for noncash government benefits and living expenses in determining who is in poverty.

The SPM calculates the number of people affected by tax credits and government benefits. It also shows the effect of necessary expenses that families face such as paying taxes, work-related costs, and medical expenses.

Keeping Millions of People Out of Poverty



Pushing Millions of People Into Poverty





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COMMUNITY DEVELOPMENT

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- Community assessment collection tools & methods
- Introduction of land use planning topics
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July 2022



BEING UP-TO-DATE
on vaccines is the best way to protect
against severe COVID-19 illness.
This includes a **BOOSTER SHOT.**

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CORONAVIRUS

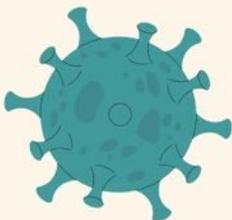
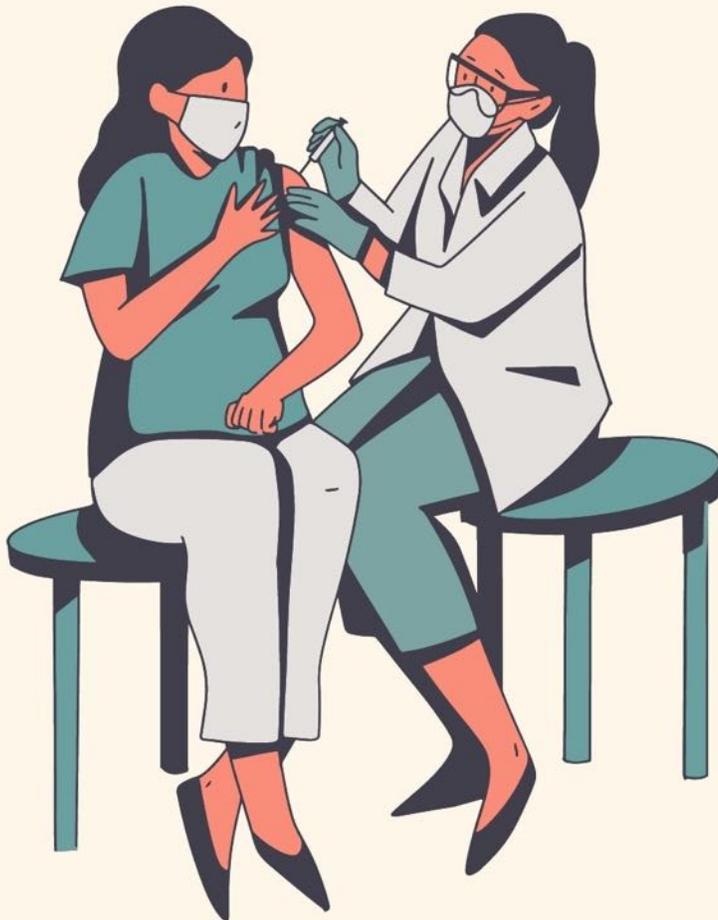
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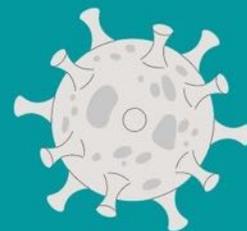


LET'S MAKE IT FOUR



A SECOND BOOSTER
(4TH VACCINATION)

IS RECOMMENDED FOR
THOSE 50 YEARS AND
OLDER OR ARE
IMMUNOCOMPROMISED



July 2022



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